

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 22-19011-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrew Gerbaud  
1317 9th Avenue  
Neptune, NJ 07753

Gail Gerbaud  
dba Bella Biscotti, LLC  
1317 9th Avenue  
Neptune, NJ 07753

Social Security No.:  
xxx-xx-5946

xxx-xx-6393

Employer's Tax I.D. No.:

---

**NOTICE OF FAILURE TO FILE CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Certification About a Financial Management Course* (Official Form 423) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: January 30, 2023  
JAN: admi

Jeanne Naughton  
Clerk

In re:  
Andrew Gerbaud  
Gail Gerbaud  
Debtors

Case No. 22-19011-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 30, 2023

User: admin  
Form ID: finmgtc

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|------------|
|--------|------------|

|   |  |
|---|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
|---|--|

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2023:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Andrew Gerbaud, Gail Gerbaud, 1317 9th Avenue, Neptune, NJ 07753-5122 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| smg      | Email/Text: usanj.njbankr@usdoj.gov        | Jan 30 2023 20:41:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg      | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jan 30 2023 20:41:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2023 at the address(es) listed below:

| Name             | Email Address         |
|------------------|-----------------------|
| Albert Russo     | docs@russotrustee.com |
| Denise E. Carlon |                       |

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jan 30, 2023

Form ID: finmgtc

Total Noticed: 3

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Roger Jon Yehl

on behalf of Joint Debtor Gail Gerbaud roger.yehl@yahoo.com r48898@notify.bestcase.com

Roger Jon Yehl

on behalf of Debtor Andrew Gerbaud roger.yehl@yahoo.com r48898@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5